

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Ludwig Parsamian  
DebtorCase No. 14-28253-RK  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: admin  
Form ID: bl8Page 1 of 2  
Total Noticed: 29

Date Rcvd: May 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2015.

db +Ludwig Parsamian, 4611 Alta Canyon Rd., La Canada Flintridge, CA 91011-2033  
smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200  
cr +U.S. Bank Na, Successor Trustee To Bank Of America, c/o McCarthy & Holthus, LLP,  
1770 Fourth Avenue, San Diego, CA 92101-2607  
cr +U.S. Bank National Association, as trustee, succes, c/o McCarthy & Holthus, LLP,  
1770 Fourth Avenue, San Diego, CA 92101-2607  
35672202 +CBNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006  
35672206 +CMRE FINANCIAL SVCS IN, 3075 E IMPERIAL HWY STE, BREA, CA 92821-6753  
35672207 +GLENDALE ADVENTIST MED CENTER, 1509 WILSON TERRACE, Glendale, CA 91206-4098  
35672208 +HOSPITAL PHYSICIAN MED GROUP, PO BOX 11515, Glendale, CA 91226-7515  
35672210 +LOS ANGELES RADIOLOGY MEDICAL GROUP, 2200 N. Mayfair Rd, Suite 200,  
Milwaukee, WI 53226-2252  
35672213 +MOORE LAW GROUP, 3710 S. Susan St., Santa Ana, CA 92704-6956  
35672214 +NORDSTROM, 1600 Seventh Avenue, Suite 260, Seattle, WA 98101-2288  
35672215 +PARKER VALLEY ER PHYS MED GROUP, PO BOX 22040, Long Beach, CA 90801-5040  
35672216 +QUEST DIAGNOSTICS, PO BOX 7306, Hollister, MO 65673-7306  
35672217 +SELECET PORTFOLIO SERVICING, P.O.BOX 65277, Salt Lake City, UT 84165-0277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRKDIAMOND.COM May 12 2015 01:33:00 Richard K Diamond (TR),  
Danning, Gill, Diamond & Kollitz, 1900 Avenue of Stars, 11th Floor,  
Los Angeles, CA 90067-4699  
smg EDI: EDD.COM May 12 2015 01:34:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM May 12 2015 01:33:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com May 12 2015 02:31:28  
BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
36162589 EDI: BECKLEE.COM May 12 2015 01:33:00 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP,  
POB 3001, MALVERN, PA 19355-0701  
35672199 +EDI: BANKAMER.COM May 12 2015 01:34:00 BANK OF AMERICA, Bankruptcy Department,  
PO BOX 26012, NC4-105-02-99, Greensboro, NC 27420-6012  
35672200 EDI: BMW.COM May 12 2015 01:33:00 BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR,  
DUBLIN, OH 43017  
35672201 EDI: CAPITALONE.COM May 12 2015 01:34:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285  
35672203 +E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM May 12 2015 01:39:54 CHARTER COMMUNICATION,  
2982 E. COLORADO BLVD. #107, Pasadena, CA 91107-4491  
35672205 +EDI: CITICORP.COM May 12 2015 01:34:00 CITIBANK, PO BOX 6497,  
Sioux Falls, SD 57117-6497  
35993067 EDI: CAPITALONE.COM May 12 2015 01:34:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
35672209 +EDI: HFC.COM May 12 2015 01:34:00 HSBC BANK, PO BOX 5253, Carol Stream, IL 60197-5253  
35995387 EDI: IRS.COM May 12 2015 01:34:00 INTERNAL REVENUE SERVICE, 300 North Los Angeles Street,  
M/S 5022, Los Angeles, CA 90012  
35672211 +EDI: RESURGENT.COM May 12 2015 01:34:00 LVNV FUNDING LLC, PO BOX 10497,  
GREENVILLE, SC 29603-0497  
35672212 +EDI: MID8.COM May 12 2015 01:33:00 MIDLAND FUNDING, 8875 AERO DR STE 200,  
SAN DIEGO, CA 92123-2255

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
35819834\* Internal Revenue Service, Cent. Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
35672204 ##+CHASE, Bankruptcy dept., 10790 Rancho Bernardo Rd., San Diego, CA 92127-5705

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0973-2

User: admin  
Form ID: b18

Page 2 of 2  
Total Noticed: 29

Date Rcvd: May 11, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2015

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2015 at the address(es) listed below:

Aris Artounians on behalf of Debtor Ludwig Parsamian aris@arislawgroup.com,  
arislawgroup@gmail.com  
Gilbert B Weisman, ll on behalf of Creditor American Express Bank FSB notices@becket-lee.com  
Marian Garza on behalf of Creditor BMW Financial Services NA, LLC  
ecfnotices@ascensioncapitalgroup.com  
Merdaud Jafarnia on behalf of Creditor U.S. Bank National Association, as trustee, successor  
in interest to Bank of America, National Association as trustee as successor by merger to  
LaSalle Bank NA as trustee for WaMu Mortgage Pass-Throug bknotice@mccarthyholthus.com,  
mjafarnia@mccarthyholthus.com  
Merdaud Jafarnia on behalf of Creditor U.S. Bank Na, Successor Trustee To Bank Of America,  
Na, Successor In Interest To Lasalle Bank Na, As Trustee, On Behalf Of The Holders Of The Wamu  
Mortgage Pass-Through Certificates, Series 2007-Oa2, bknotice@mccarthyholthus.com,  
mjafarnia@mccarthyholthus.com  
Richard K Diamond (TR) jlv@dgdk.com, rdiamond@ecf.epiqsystems.com;DanningGill@Gmail.com  
United States Trustee (LA) ustpreion16.la.ecf@usdoj.gov

TOTAL: 7

**United States Bankruptcy Court  
Central District Of California**

255 East Temple Street, Los Angeles, CA 90012

**DISCHARGE OF DEBTOR**

**DEBTOR INFORMATION:**

Ludwig Parsamian

**BANKRUPTCY NO.** 2:14-bk-28253-RK

**CHAPTER** 7

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-0980

**Employer Tax-Identification (EIN) No(s).(if any):** N/A

**Debtor Discharge Date:** 5/11/15

**Address:**

4611 Alta Canyon Rd.

La Canada Flintridge, CA 91011

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: May 11, 2015

**Kathleen J. Campbell**

Clerk of the Court

*\* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.